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11/04/01

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

APPLICATION OF: KangYoon Lee et al.

DOCKET NO. JP920000395

SERIAL NO.

EXAMINER:

FILED: Herewith

GROUP ART:

FOR: SYSTEM AND METHOD FOR PERFORMING
PERSONAL FINANCE MANAGEMENT
USING THE INTERNET

DATED: November 7, 2001

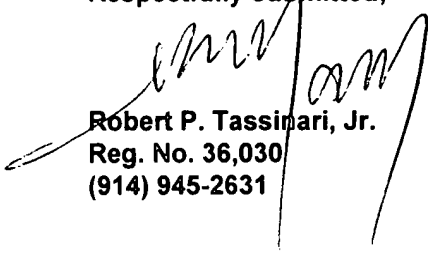
INFORMATION DISCLOSURE STATEMENT

Commissioner for Patents
Washington, D.C. 20231

Dear Sir:

In order to assist in the examination of this application, and in accordance and compliance with 37 CFR 1.56, 1.97 and 1.98, a copy of the document listed on the attached form PTO-1449 is forwarded herewith.

Respectfully submitted,


Robert P. Tassinari, Jr.
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FORM PTO-1449 (Modified)				ATTY. DOCKET NO. JP920000399		SERIAL NO.:		10/05/2003 11/07/01	
LIST OF PATENTS AND PUBLICATIONS FOR APPLICANT'S INFORMATION DISCLOSURE STATEMENT				APPLICANT: KangYoon Lee et al					
(Use several sheets if necessary)				FILING DATE: Herewith		GROUP:			

REFERENCE DESIGNATION										U.S. PATENT DOCUMENTS									
EXAMINER INITIALS		DOCUMENT NUMBER								DATE	NAME	CLASS	SUBCLASS	FILING DATE (IF APPRO.)					
	AA	6	0	3	2	1	3	3	02/29/2000	James J. Hilt et al.	705	60	11/3/1995						
	AB																		
	AC																		
	AD																		
	AE																		
	AF																		
	AG																		
	AH																		
	AI																		
	AJ																		
	AK																		

FOREIGN PATENT DOCUMENTS															
		DOCUMENT NUMBER								DATE	COUNTRY	CLASS	SUBCLASS	TRANSLATION	
														YES	NO
	AL														
	AM														
	AN														
	AO														
	AP														

OTHER ART (Including Author, Title, Date, Pertinent Pages, etc.)		
	AQ	
	AR	
	AS	

EXAMINER	DATE CONSIDERED
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EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.